

<i>SERFF Tracking Number:</i>	<i>AMEQ-128407043</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>12 E-APTCAP</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>12 E-APTCAP</i>		
<i>Project Name/Number:</i>	<i>12 E-APTCAP/12 E-APTCAP</i>		

## Filing at a Glance

Company: American Equity Investment Life Insurance Company

Product Name: 12 E-APTCAP	SERFF Tr Num: AMEQ-128407043	State: Arkansas
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num:
Sub-TOI: A02I.002 Flexible Premium	Co Tr Num: 12 E-APTCAP	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Authors: Kathleen Underwood, Tiffany Meuer, Dave Milligan, Troy Christensen, Janine Plettner-Glodt, Erin Wagner, Korley Westvold	Disposition Date: 06/18/2012
	Date Submitted: 06/12/2012	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

## General Information

Project Name: 12 E-APTCAP	Status of Filing in Domicile: Pending
Project Number: 12 E-APTCAP	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 06/18/2012
	State Status Changed: 06/18/2012
Deemer Date:	Created By: Tiffany Meuer
Submitted By: Tiffany Meuer	Corresponding Filing Tracking Number:
Filing Description:	
NAIC #92738	
FEIN 42-1153896	

June 12, 2012

SERFF Tracking Number: AMEQ-128407043 State: Arkansas  
Filing Company: American Equity Investment Life Insurance State Tracking Number:  
Company  
Company Tracking Number: 12 E-APTCAP  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable  
Product Name: 12 E-APTCAP  
Project Name/Number: 12 E-APTCAP/12 E-APTCAP

Re: Form 12 E-APTCAP

We are filing 12 E-APTCAP for your review and approval. It has a Flesch readability score of 50.6. This endorsement will be attached to the following policy forms:

Form # Approval Dated Tracking #  
INDEX-19 3/27/2001 Paper Filing  
INDEX-26 1/12/2004 SERT-5RWKAK845

This form does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, provisions that are against public policy or contain exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the contract.

We appreciate your assistance with the review and approval of our filing.

Sincerely,

Marla G. Lacey  
Vice President, Chief Compliance Officer & Associate General Counsel  
State Narrative:

## Company and Contact

### Filing Contact Information

Tiffany Meuer, Sr. Product Compliance Analyst tmeuer@american-equity.com

SERFF Tracking Number: AMEQ-128407043 State: Arkansas

Filing Company: American Equity Investment Life Insurance State Tracking Number:  
Company

Company Tracking Number: 12 E-APTCAP

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable

Product Name: 12 E-APTCAP

Project Name/Number: 12 E-APTCAP/12 E-APTCAP

6000 Westown Pkwy 515-457-1878 [Phone]  
West Des Moines, IA 50266 515-273-3620 [FAX]

**Filing Company Information**

American Equity Investment Life Insurance CoCode: 92738 State of Domicile: Iowa  
Company

6000 Westown Pkwy Group Code: 2658 Company Type:  
West Des Moines, IA 50266 Group Name: State ID Number:  
(515) 221-0002 ext. [Phone] FEIN Number: 42-1153896

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Equity Investment Life Insurance Company	\$50.00	06/12/2012	60067778

SERFF Tracking Number:	AMEQ-128407043	State:	Arkansas
Filing Company:	American Equity Investment Life Insurance Company	State Tracking Number:	
Company Tracking Number:	12 E-APTCAP		
TOI:	A02I Individual Annuities- Deferred Non-Variable	Sub-TOI:	A02I.002 Flexible Premium
Product Name:	12 E-APTCAP		
Project Name/Number:	12 E-APTCAP/12 E-APTCAP		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/18/2012	06/18/2012

<i>SERFF Tracking Number:</i>	<i>AMEQ-128407043</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>American Equity Investment Life Insurance Company</i>	<i>State Tracking Number:</i>	
<i>Company Tracking Number:</i>	<i>12 E-APTCAP</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>12 E-APTCAP</i>		
<i>Project Name/Number:</i>	<i>12 E-APTCAP/12 E-APTCAP</i>		

## Disposition

Disposition Date: 06/18/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMEQ-128407043 State: Arkansas

Filing Company: American Equity Investment Life Insurance State Tracking Number: Company

Company Tracking Number: 12 E-APTCAP

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium Variable

Product Name: 12 E-APTCAP

Project Name/Number: 12 E-APTCAP/12 E-APTCAP

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	STATEMENT OF VARIABILITY		Yes
Supporting Document	CERTIFICATIONS		Yes
Supporting Document	COVER LETTER		Yes
Form	12 E-APTCAP		Yes

SERFF Tracking Number: AMEQ-128407043 State: Arkansas

Filing Company: American Equity Investment Life Insurance State Tracking Number: Company

Company Tracking Number: 12 E-APTCAP

TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium Variable

Product Name: 12 E-APTCAP

Project Name/Number: 12 E-APTCAP/12 E-APTCAP

## Form Schedule

Lead Form Number: 12 E-APTCAP

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	12 E-APTCAP	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		50.600	12 E-APTCAP.pdf

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

[6000 Westown Parkway, West Des Moines, Iowa 50266, (888) 221-1234]

## ANNUAL POINT TO POINT WITH CAP (APT-CAP) INDEXED VALUE ENDORSEMENT

This Endorsement is part of the Contract. Endorsement(s), rider(s), base Contract and attached Application make up the entire Contract.

### APT-CAP VALUE SPECIFICATIONS

Contract No.: ----- [SPECIMEN]  
APT-CAP Index: ----- [Standard & Poor's 500 Composite Stock Price Index]  
APT-CAP Index Price on Contract Date: ----- [1200]  
APT-CAP Initial Premium: ----- [\$5,000]  
APT-CAP Initial Cap: ----- [6.5%]  
APT-CAP Cap Guarantee Period: ----- 1 Contract Year  
APT-CAP Guaranteed Minimum Cap ----- [4%]

### ENDORSEMENT BENEFIT

This Endorsement provides an Indexed Value into which you may direct all or any portion of your Initial Premium, and into or from which you may transfer all, or a portion of, your Contract Value under the Transfer of Values Option as described in the Contract. This Indexed Value calculates Index Credits based upon the changes in the annual Index Price on each Contract Anniversary. APT-CAP Index Credits, if any, will be added to your APT-CAP Value on each Contract Anniversary. If the APT-CAP Index is discontinued, we will substitute a suitable alternative index, approved by the insurance department of the Contract issue state, and we will notify you. We may discontinue this Indexed Value by notifying you.

Terms or provisions used in this Endorsement shall take precedence over any conflicting terms or provisions of the Contract.

### DEFINITIONS

When we use these words, we mean:

**We, our, us:** American Equity Investment Life Insurance Company

**You, your:** The Owner

**Endorsement:** This Endorsement

**Contract:** The Contract to which this Endorsement is attached.

**Owner:** The Owner under the Contract.

**Withdrawal Amount(s):** Amounts, including applicable Surrender Charges, deducted from your Contract Value to provide the Payee with net Withdrawal Proceeds.

**APT-CAP Index Price:** APT-CAP Index Price on the Contract Date is shown above. If the APT-CAP Index Price is not available for any Contract Anniversary, we will use the APT-CAP Index Price on the immediately preceding day for which it is available. Indices are published in the Wall Street Journal.

**APT-CAP Cap:** The percentage which we use in calculating the APT-CAP Index Credit as described below. We declare the APT-CAP Cap annually, which is guaranteed for the APT-CAP Cap Guarantee Period, and will never be less than the APT-CAP Guaranteed Minimum Cap as shown above.

### APT-CAP VALUE PROVISIONS

**APT-CAP Index Credit:** The APT-CAP Index Credit is added to the APT-CAP Value on each Contract Anniversary and is calculated as follows:

1. The APT-CAP Index Price on the current Contract Anniversary; minus
2. The APT-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year); divided by
3. The APT-CAP Index Price on the previous Contract Anniversary (Contract Date for first Contract Year);
4. Result not to exceed APT-CAP Cap; multiplied by



5. The ending APT-CAP Value on the previous Contract Anniversary (Contract Date for first Contract Year), adjusted for any Transferred Values, and less any Withdrawal taken since the previous Contract Anniversary.

**Each APT-CAP Index Credit will never be less than zero (0).**

**APT-CAP Value:**

- (1) On Contract Date: APT-CAP Initial Premium shown above.
- (2) At each Contract Anniversary:
  - a. The ending APT-CAP Value on the previous Contract Anniversary (Contract Date for first Contract Year); less
  - b. Any Withdrawal Amounts since last Contract Anniversary (Contract Date for first Contract Year); plus
  - c. APT-CAP Index Credit; adjusted for
  - d. Any Transfer of Values into or out of this Indexed Value.
- (3) Between Contract Anniversaries:
  - a. The ending APT-CAP Value on the previous Contract Anniversary (Contract Date for first Contract Year); less
  - b. Any Withdrawal Amounts since the previous Contract Anniversary (Contract Date for first Contract Year).

Any Withdrawals from the APT-CAP Value between Contract Anniversaries will not be credited with any APT-CAP Index Credit for that Contract Year. If we pay out Death Benefits or you select a Settlement Option or you Surrender your Contract between Anniversaries you will forfeit the APT-CAP Index Credit for that Contract Year.

**TERMINATION**

This Endorsement terminates upon the termination of the Contract to which it is attached.



**GENERAL**

Unless specifically stated otherwise in this Endorsement, all other definitions, Provisions, and limitations of the Contract apply to this Endorsement.

“Standard & Poor’s®”, S&P®, “S&P 500®”, “Standard & Poor’s 500” and “500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American Equity Investment Life Insurance Company. This Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of purchasing this Product.

**Signed for**

**AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY  
WEST DES MOINES, IOWA**

 Debra J. Richardson Secretary	 Ronald J. Grensteiner President
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SERFF Tracking Number: AMEQ-128407043 State: Arkansas  
Filing Company: American Equity Investment Life Insurance State Tracking Number:  
Company  
Company Tracking Number: 12 E-APTCAP  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable  
Product Name: 12 E-APTCAP  
Project Name/Number: 12 E-APTCAP/12 E-APTCAP

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> CertRead120612.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Application <b>Comments:</b> We plan to use this form with our application form 2000 (Rev), approved by your department March 10, 2000		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Life & Annuity - Acturial Memo <b>Comments:</b> <b>Attachment:</b> xial 12 E-APTCAP.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> STATEMENT OF VARIABILITY <b>Comments:</b> <b>Attachment:</b> 12 E-APTCAP stmtofVariability120612.pdf		

	Item Status:	Status Date:
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SERFF Tracking Number: AMEQ-128407043 State: Arkansas  
Filing Company: American Equity Investment Life Insurance State Tracking Number:  
Company  
Company Tracking Number: 12 E-APTCAP  
TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium  
Variable  
Product Name: 12 E-APTCAP  
Project Name/Number: 12 E-APTCAP/12 E-APTCAP  
**Satisfied - Item:** CERTIFICATIONS  
**Comments:**  
**Attachments:**  
ARCert1-120612.pdf  
ARCert2-120612.pdf

**Item Status:**

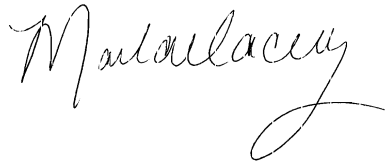
**Status  
Date:**

**Satisfied - Item:** COVER LETTER  
**Comments:**  
**Attachment:**  
AR Cover Letter 120612.pdf

**CERTIFICATION  
OF  
READABILITY**

AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY hereby certifies  
that this achieves a Flesch Reading Ease Test Score of: 50.6

Form: 12 E-APTCAP

A handwritten signature in black ink, appearing to read "Marla G. Lacey", with a stylized, flowing script.

Marla G. Lacey  
Vice President, Chief Compliance Officer & Associate General Counsel

June 12, 2012  
Date

# AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO.

## STATEMENT OF VARIABILITY

### 12 E-APTCAP

I certify only items within brackets listed below are variable. They will vary as follows:

#### Page 1

**Address:** May change if we move. We will notify current contract holders.

**Phone number:** May change if necessary. We will notify current contract holders.

**Contract No.:** Provided at time of issuance of contract.

**APT-CAP Index:** Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by DOI.

**APT-CAP Index Price on Contract Date:** Index Price to which the Index Credits are currently linked.

**APT-CAP Initial Premium:** Amount received with the application.

**APT-CAP Initial Cap:** Range of 1-20%, based on market conditions.

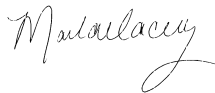
**APT-CAP Guaranteed Minimum Cap:** Range of 1-4%, based on market conditions.

#### Page 2

**Index Disclosure:** Index to which these Index Credits are currently linked. It will vary only if it becomes necessary to substitute a suitable alternative index approved by DOI.

**Signatures:** Will change only as officer's change.

We certify that any change or modification to a variable item will be filed for prior approval of a change or modification

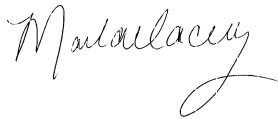


Marla Lacey  
Vice President, Chief Compliance Officer, & Associate General Counsel  
June 12, 2012

# CERTIFICATION

Form Number: 12 E-APTCAP

I have reviewed the guidelines for Regulation 19s10B and certify that this form is in compliance with those Guidelines.



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Marla G. Lacey  
Vice President, Chief Compliance Officer & Associate General Counsel

June 12, 2012  
Date

## CERTIFICATION

TO: ARKANSAS INSURANCE DEPARTMENT

FROM: AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY

Forms:  
12 E-APTCAP

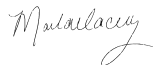
This is to certify that the attached Form complies with the requirements of Ark. Stat on External Indexed Guidelines. Please be aware of the following:

-Policy Provisions: Form 12 E-APTCAP, Statement of Values is provided to policyholders every year or as requested.

-Disclosure & Advertising: Benefit Summary and Disclosure of Sales Brochure provided as time of application.

-Agent Education: We have 50,000 licensed agents, which are trained through National Marketing Organizations. We provide seminars, teleconferences, marketing materials and agent packages.

-Nonforfeiture and Reserves: Provided in the actuarial memorandum.



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Marla G. Lacey  
Vice President, Chief Compliance Officer & Associate General Counsel

June 12, 2012  
Date



*Marla G. Lacey, J.D.*  
*Vice President, Chief Compliance Officer & Associate General Counsel*

NAIC #92738  
FEIN 42-1153896

June 12, 2012

Re: Form 12 E-APTCAP

We are filing 12 E-APTCAP for your review and approval. It has a Flesch readability score of 50.6. This endorsement will be attached to the following policy forms:

Form #	Approval Dated	Tracking #
INDEX-19	3/27/2001	Paper Filing
INDEX-26	1/12/2004	SERT-5RWKAK845

This form does not contain inconsistent, ambiguous, unfair, inequitable or misleading clauses, provisions that are against public policy or contain exceptions and conditions that unreasonably affect the risk purported to be assumed in the general coverage of the contract.

We appreciate your assistance with the review and approval of our filing.

Sincerely,

Marla G. Lacey  
Vice President, Chief Compliance Officer & Associate General Counsel